

REMARKS

Claims 1-47 are pending in the application.

In the Advisory Action dated April 24, 2007, the Examiner indicates that the Response filed April 2, 2007 has been considered but fails to place this application in condition for allowance.

Reconsideration and allowance of the subject application are respectfully requested.

Independent Claims 1, 4, 7, 10, and 37 have been amended to recite, *inter alia*:

wherein said second electronic document comprises information regarding

a relation between said order issuer's payment date and an amount of money

Applicant respectfully submits that none of the art of record, either alone or in combination, teaches or otherwise discloses the above features in combination with the remaining elements of claims 1, 4, 7, 10, and 37. Accordingly, Applicant respectfully submits that independent claims 1, 4, 7, 10, and 37 are patentable over the art of record.

Additionally, the remaining claims are patentable based on their respective dependencies.

Also, Applicant notes that the claimed invention allows an amount of money to be optimized between a seller and a buyer based on the information regarding the relation between the payment date and the amount of money which is based on the buyer payment options.

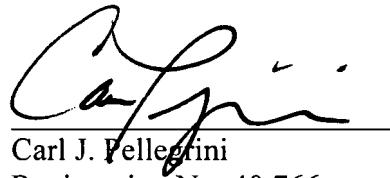
In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

AMENDMENT UNDER 37 C.F.R. § 1.114(c)
U.S. Application No.: 09/782,017

Attorney Docket No.: Q63036

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,



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